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Name: Commissioner For Patents
From: Gregory S. Bernabeo, Reg. No. 44,032
Re: U.S. Application No. 09/685,398 (Conf. No. 7911)
Reply to Office Action dated 6/23/2005

Attorney Docket Number RSW920000107US1
(S&L File No. P24,275 USA)

A total of 14 pages, including this cover sheet, will be transmitted.

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Name of Operator: Kathy P. Higgins

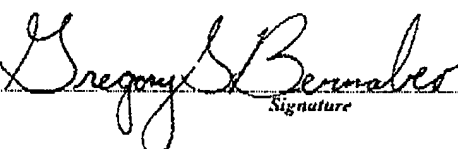
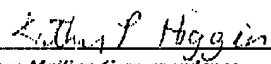
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TRANSMITTAL LETTER (General - Patent Pending)				Docket No. RSW9 2000 0107 US1	
In Re Application Of: J. KRAMER					
Application No. 09/685,398	Filing Date 10/10/2000	Examiner L. Hamilton	Customer No. 47121	Group Art Unit 3624	Confirmation No. 7911
Title: SYSTEM AND METHOD FOR AUTOMATICALLY REBALANCING PORTFOLIOS BY SINGLE RESPONSE				RECEIVED CENTRAL FAX CENTER JUL 29 2005	
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Transmitted herewith is:					
Reply to Office Action Dated June 23, 2005.					
in the above identified application.					
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WARNING: Information on this form may become public. Credit card information should not be included on this form. Provide credit card information and authorization on PTO-2038.					
 _____ Signature			Dated: July 29, 2005		
Gregory S. Bernabeo, Reg. No. 44,032 Synnestvedt & Lechner LLP 2600 Aramark Tower 1101 Market Street Philadelphia, PA 19107-2950 Tel: 215-923-4466 Fax: 215-923-2189			<div style="text-align: center;">VIA FACSIMILE</div> <div style="border: 1px solid black; padding: 5px;"> I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to the Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 [37 CFR 1.8(a)] on July 29, 2005 MAIL STOP AMENDMENT _____ (Date)  Signature of Person Mailing Correspondence Kathy P. Higgins Typed or Printed Name of Person Mailing Correspondence </div>		
CC:					

PIR/REV03

Application No. 09/685,398
Reply to Office Action dated June 23, 2005

Docket No. RSW920000107US1

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:
J. Kraemer

Examiner: L. Hamilton

Applicat on No.: 09/685,398
(Conf. No. 7911)

Group Art Unit: 3624

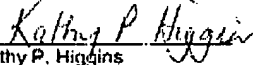
Filed: October 10, 2000

Docket No. RSW920000107US1
(S&L Docket No. P24,275 USA)

For: **SYSTEM AND METHOD FOR AUTOMATICALLY REBALANCING
PORTFOLIOS BY SINGLE RESPONSE**

CERTIFICATE OF FACSIMILE TRANSMISSION

I hereby certify that this document along with any papers indicated as being forwarded herewith are being facsimile transmitted on July 29, 2005 to the United States Patent and Trademark Office to facsimile number (703) 872-9306.


Kathy P. Higgins

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

REPLY TO OFFICE ACTION DATED JUNE 23, 2005

Sir:

This Reply is responsive to the Office Action, dated June 23, 2005, in the above-identified application. Reconsideration and reexamination of this application are requested respectfully in view of the following amendments and remarks.

Amendments to the Claims begin on page 2 of this paper.

Remarks begin on page 9 of this paper.